

In Re: Larison Deshon Payne

Chapter 13

Case No. 19-29840-K

Debtor.

Chapter 13 Plan

Address: Debtor 1934 Williamswood Drive #3, Cordova, TN 38106

Plan Payment:

Debtor Shall Pay: \$191.00 Semi- Monthly By: ☐ Direct Pay \_\_\_\_\_

Or by: ☒ Payroll Deduction State of Tennessee, 21st Floor William Soudgrass, Nashville, TN 37243

1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. ☒ Yes ☐ No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim ☒ Yes ☐ No  
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12]. ☐ Yes ☒ No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: ☐ Included in Plan Or ☒ Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: ☐ Debtor Directly ☐ Wage Assignment ☐ Trustee To: Monthly Pmt.  
\_\_\_\_\_ ongoing payment begins \_\_\_\_\_  
\_\_\_\_\_ Approximate arrearage \_\_\_\_\_  
\_\_\_\_\_ ongoing payment begins \_\_\_\_\_  
\_\_\_\_\_ Approximate arrearage \_\_\_\_\_

5. Priority Claims: Monthly Pmt.  
\_\_\_\_\_ Amount \_\_\_\_\_  
\_\_\_\_\_ Amount \_\_\_\_\_

6. Home Mortgage Claims: ☐ Paid Directly by Debtor or ☐ Paid by Trustee To: Monthly Pmt.  
\_\_\_\_\_ ongoing payment begins \_\_\_\_\_  
\_\_\_\_\_ Approximate arrearage \_\_\_\_\_ Interest \_\_\_\_\_  
\_\_\_\_\_ ongoing payment begins \_\_\_\_\_  
\_\_\_\_\_ Approximate arrearage \_\_\_\_\_ Interest \_\_\_\_\_

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]:	Collateral Value	Interest Rate	Monthly Pmnt.
Conn's (HHG)	\$ 2,976.00	0.00%	\$49.00
_____	_____	_____	_____

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

<u>Collateral</u>	
<u>Collateral</u>	

10. Special Class Unsecured Claims:

	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>
TN Dept of Labor & Workforce (benefit overpayment)	\$ 8,693.00	0.00%	\$145.00

11. Student Loan Claims and Other Long Term Claims:

<u>Dept of Education / Navient</u>	(X) Not Provided For	( ) General Unsecured Creditor
<u>FedLoan</u>	(X) Not Provided For	( ) General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: \_\_\_\_\_.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: ( ) \_\_\_\_\_ ;  
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

<u>Kera's Car Central</u>	(X) Assume	( ) Reject
<u>Sunshine Corporation</u>	(X) Assume	( ) Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908  
Debtor's Attorney's Signature

Date December 13, 2019